

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Wayne Lee. Waltman
Debtor

Case No. 19-04323-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 11, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:

Recip ID	Recipient Name and Address
db	+ Wayne Lee. Waltman, 250 Bankert Road, Hanover, PA 17331-8612
5459094	+ BARCLAYS MORTGAGE TRUST 2021-NPL1., MORTGAGE-BACKED SECURITIES, SERIES 2021-, c/o Powers Kirm LLC, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
5459095	+ BARCLAYS MORTGAGE TRUST 2021-NPL1., MORTGAGE-BACKED SECURITIES, SERIES 2021-, c/o Powers Kirm LLC, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980 BARCLAYS MORTGAGE TRUST 2021-NPL1,
5273073	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
5255538	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709
5456865	+ POWERS KIRN, LLC, Attorneys for BARCLAYS MORTGAGE TRUST, 2021-NPL1, MORTGAGE-BACKED, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Dec 11 2024 23:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5255533	+ EDI: BANKAMER	Dec 11 2024 23:40:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5255535	+ EDI: CITICORP	Dec 11 2024 23:40:00	Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275
5255536	+ EDI: WFNNB.COM	Dec 11 2024 23:40:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5255537	^ MEBN	Dec 11 2024 18:36:57	DITECH FINANCIAL LLC, C/O KML Law Group, PC, 701 Market Street Ste. 5000, Philadelphia, PA 19106-1541
5255539	EDI: IRS.COM	Dec 11 2024 23:40:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
5281751	EDI: JEFFERSONCAP.COM	Dec 11 2024 23:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5255534	EDI: JPMORGANCHASE	Dec 11 2024 23:40:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5291182	Email/Text: mtgbk@shellpointmtg.com	Dec 11 2024 18:40:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5291181	Email/Text: mtgbk@shellpointmtg.com	Dec 11 2024 18:40:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5278415	EDI: Q3G.COM	Dec 11 2024 23:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5255709	^ MEBN		

District/off: 0314-1
Date Rcvd: Dec 11, 2024

User: AutoDocke
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Page 2 of 3
Total Noticed: 22

		Dec 11 2024 18:37:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5255540	+ EDI: SYNC		
		Dec 11 2024 23:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5627238	+ Email/Text: mtgbk@shellpointmtg.com		
		Dec 11 2024 18:40:00	U.S. Bank National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, U.S. Bank National Association, c/o Shellpoint Mortgage Servicing 29603-0826
5627237	+ Email/Text: mtgbk@shellpointmtg.com		
		Dec 11 2024 18:40:00	U.S. Bank National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5255541	+ Email/Text: EBankruptcy@UCFS.NET		
		Dec 11 2024 18:40:00	United Consumer Financial Services, Attn: Bankruptcy, 865 Bassett Rd, Westlake, OH 44145-1194

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage LLC
cr		U.S. Bank National Association, as Indenture Trust

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGEBACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com
Karina Velter	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGEBACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE karina.velter@powerskirm.com, brausch@pincuslaw.com
Sarah K. McCaffery	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGEBACKED SECURITIES, SERIES

District/off: 0314-1
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Page 3 of 3
Total Noticed: 22

2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE smccaffery@pincuslaw.com,
ckohn@hoflawgroup.com

Tony Santo Sangiamo

on behalf of Debtor 1 Wayne Lee. Waltman tsanlaw@gmail.com
kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Wayne Lee. Waltman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2377

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04323-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne Lee. Waltman

12/11/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.